

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT of Northern District of Texas**

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 7/5/04.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

James Thomas Crooks 210 Wooddale St. Euless, TX 76039	Marie Michele Crooks 210 Wooddale St. Euless, TX 76039
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Case Number: 04-46540-dml13	Social Security/Taxpayer ID Nos.: xxx-xx-2619 xxx-xx-4853
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Attorney for Debtor(s) (name and address): Eric Allen Maskell Higgins & Associates 800 Forest Oak Lane, Suite C Hurst, TX 76053 Telephone number: 817-268-1400	Bankruptcy Trustee (name and address): Tim Truman 6851 N.E. Loop 820 Suite 300 Fort Worth, TX 76180-6608 Telephone number: 817-498-1937
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**Meeting of Creditors:**

Date: **August 3, 2004**

Time: **09:05 AM**

Location: **6851 NE Loop 820, Suite 220, Frost Bank Bldg.– North side of Loop 820, N. Richland Hills, TX 76180–6608**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **11/1/04**

For a governmental unit:

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

**Creditors May Not Take Certain Actions:**

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property, and certain codebtors. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

<b>Address of the Bankruptcy Clerk's Office:</b> 501 W. Tenth Street Fort Worth, TX 76102 Telephone number: 817-333-6000	<b>For the Court:</b> Clerk of the Bankruptcy Court: Tawana C. Marshall
Hours Open: Monday – Friday 8:30 AM – 4:30 PM	Date: 7/6/04

## **EXPLANATIONS**

FORM B9I (9/97)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Creditors May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

<b>UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS</b>		<b>PROOF OF CLAIM</b>		
Name of Debtor James Thomas Crooks Marie Michele Crooks	Case Number 4-04-46540-dml13			
<b>NOTE:</b> This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.				
Name of Creditor (The person or other entity to whom the debtor owes money or property):	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.			
Name and Address where notices should be sent:				
Telephone Number:	THIS SPACE IS FOR COURT USE ONLY			
Account or other number by which creditor identifies debtor:	Check here if <input type="checkbox"/> replaces this claim <input type="checkbox"/> amends a previously filed claim, dated: _____			
<b>1. Basis for Claim</b>	<input type="checkbox"/> Goods sold <input type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Other _____			
		<input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. §1114(a) <input type="checkbox"/> Wages, salaries, and compensation (fill out below) Last four digits of SS #: _____ Unpaid compensation for services performed from _____ to _____ (date) (date)		
<b>2. Date debt was incurred:</b>	<b>3. If court judgment, date obtained:</b>			
<b>4. Total Amount of Claim at Time Case Filed:</b> \$ _____	(unsecured)	(secured)	(priority)	(Total)
If all or part of your claim is secured or entitled to priority, also complete Item 5 or 7 below.				
<input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.				
<b>5. Secured Claim.</b>	<b>7. Unsecured Priority Claim.</b> <input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff).			
Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____				
Value of Collateral: \$ _____				
Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____				
<b>6. Unsecured Nonpriority Claim</b> \$ _____	<input type="checkbox"/> Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.			
<b>8. Credits:</b> The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.				
<b>9. Supporting Documents:</b> Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.				
<b>10. Date-Stamped Copy:</b> To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.				
Date	THIS SPACE IS FOR COURT USE ONLY			
Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):				

*Penalty for presenting fraudulent claim:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



04-46540

## INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In particular types of cases or circumstances, such as bankruptcy cases that are not filed voluntarily by a debtor, there may be exceptions to these general rules.

### ---- DEFINITIONS ----

#### **Debtor**

The person, corporation, or other entity that has filed a bankruptcy case is called the debtor.

#### **Creditor**

A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

#### **Proof of Claim**

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the clerk of the bankruptcy court where the bankruptcy case was filed.

#### **Secured Claim**

A claim is a secured claim to the extent that the creditor has a lien on property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property.

Examples of liens are a mortgage on real estate and a security interest in a car, truck, boat, television set, or other item of property. A lien may have been obtained through a court proceeding before the bankruptcy case began; in some states a court judgment is a lien. In addition, to the extent a creditor also owes money to the debtor (has a right of setoff), the creditor's claim may be a secured claim. (See also *Unsecured Claim*.)

#### **Unsecured Claim**

If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

#### **Unsecured Priority Claim**

Certain types of unsecured claims are given priority, so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims). The most common types of priority claims are listed on the proof of claim form. Unsecured claims that are not specifically given priority status by the bankruptcy laws are classified as *Unsecured Nonpriority Claims*.

### Items to be completed in Proof of Claim form (if not already filled in)

#### **Court, Name of Debtor, and Case Number:**

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the court, all of this information is near the top of the notice.

#### **Information about Creditor:**

Complete the section giving the name, address, and telephone number of the creditor to whom the debtor owes money or property, and the debtor's account number, if any. If anyone else has already filed a proof of claim relating to this debt, if you never received notices from the bankruptcy court about this case, if your address differs from that to which the court sent notice, or if this proof of claim replaces or changes a proof of claim that was already filed, check the appropriate box on the form.

#### **1. Basis for Claim:**

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If you were an employee of the debtor, fill in the last four digits of your social security number and the dates of work for which you were not paid.

#### **2. Date Debt Incurred:**

Fill in the date when the debt first was owed by the debtor.

#### **3. Court Judgments:**

If you have a court judgment for this debt, state the date the court entered the judgment.

#### **4. Total Amount of Claim at Time Case Filed:**

Fill in the applicable amounts, including the total amount of the entire claim. If interest or other charges in addition to the principal amount of the claim are included, check the appropriate place on the form and attach an itemization of the interest and charges.

#### **5. Secured Claim:**

Check the appropriate place if the claim is a secured claim. You must state the type and value of property that is collateral for the claim, attach copies of the documentation of your lien, and state the amount past due on the claim as of the date the bankruptcy case was filed. A claim may be partly secured and partly unsecured. (See DEFINITIONS, above).

#### **6. Unsecured Nonpriority Claim:**

Check the appropriate place if you have an unsecured nonpriority claim, sometimes referred to as a "general unsecured claim". (See DEFINITIONS, above). If your claim is partly secured and partly unsecured, state here the amount that is unsecured. If part of your claim is entitled to priority, state here the amount **not** entitled to priority.

#### **7. Unsecured Priority Claim:**

Check the appropriate place if you have an unsecured priority claim, and state the amount entitled to priority. (See DEFINITIONS, above). A claim may be partly priority and partly nonpriority if, for example, the claim is for more than the amount given priority by the law. Check the appropriate place to specify the type of priority claim.

#### **8. Credits:**

By signing this proof of claim, you are stating under oath that in calculating the amount of your claim you have given the debtor credit for all payments received from the debtor.

#### **9. Supporting Documents:**

You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or, if the documents are too lengthy, a summary of those documents. If documents are not available, you must attach an explanation of why they are not available.

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0539-4  
Case: 04-46540

User: mmaldino  
Form ID: b9i

Page 1 of 2  
Total Served: 62

Date Rcvd: Jul 07, 2004

The following entities were served by first class mail on Jul 09, 2004.

db +James Thomas Crooks, 210 Wooddale St., Euless, TX 76039-4316  
jdb +Marie Michele Crooks, 210 Wooddale St., Euless, TX 76039-4316  
aty +Eric Allen Maskell, Higgins & Associates, 800 Forest Oak Lane, Suite C, Hurst, TX 76053-4959  
tr Tim Truman, 6851 N.E. Loop 820, Suite 300, Fort Worth, TX 76180-6608  
8205003 +Amsher Collection Service, 1816 3rd Ave. North, Birmingham, AL 35203-3102  
8205004 +Anderson Fin Network I -original Credito, Po Box 3097, Bloomington, IL 61702-3097  
8205005 +Asset Accept -original Creditor:southwes, Po Box 2036, Warren, MI 48090-2036  
8205006 +Attorney General - Child Support, attn: Bankruptcy Section, 10260 North Central Expressway,  
Suite 210, Dallas, Texas 75231-3426  
8205008 +Cba Collection Bureau -original Creditor, 25954 Eden Landing Rd, Hayward, CA 94545-3837  
8205009 Chase, P.O. Box 52108, Pheonix, AZ 85072-2108  
8205010 Citi Cards, P.O. BOX 6403, The Lakes, NV 88901-6401  
8205011 Citi Financial, P.O. Box 8019, South Hackensack, NJ 07606-8019  
8205012 +Citibank, P. O. Box 6408, The Lakes, NV 88901-6408  
8205013 +Collection -original Creditor:medlpinac, 700 Longwater Driv, Norwell, MA 02061-1624  
8205014 Collection Bureau of America, Comcast Account, 25954 Eden Landing Road, Haywood, CA 93545-5013  
8205015 Comcast, P.O. Box 173908, Denver, CO 80217-3908  
8205016 Comptroller of Public Accounts, Revenue Accounting Division, Bankruptcy Section,  
PO Box 13528, Austin TX 78711  
8205017 +Computer Credit, Claim 02045, 640 West 4th Street, P.O. Box 5238,  
Winston Salem, NC 27113-5238  
8205019 +Computer Credit, Claim Dept 02045, 640 W 4th St, P.O. Box 5238, Winston Salem, NC 27113-5238  
8205018 +Computer Credit, 640 West Fourth Street, Winston Salem, NC 27101-2730  
8205020 Computer Credit Inc, Claim Dept 02045, 640 W 4th St., P.O. Box 5238,  
Winston Salem, NC 27113-5238  
8205021 Credit First N A, 6275 Eastland Road, Brook Park, OH 44142-1399  
8205022 Credit First N.A. Firestone, P.O. Box 81344, Cleveland, OH 44188-0344  
8205023 Dillards, PO Box 29446, Phoenix, AZ 85038-9446  
8205024 Dr. Reporting Service, P.O. Box 460036, Garland, TX 75046-0036  
8205025 +Er Solutions -original Creditor:reliant, 500 Sw 7th St, Renton, WA 98055-2983  
8205026 +Financial Corp of America, 400 E Anderson Lane Ste 300, Austin, TX 78752-1239  
8205027 +Fncl Corp Of America -original Creditor:, Po Box 16468, Austin, TX 78761-6468  
8205038 HRS USA - Best Buy, P.O. Box 60148, City of Industry, CA 91716-0148  
8205030 Harris Methodist Fort Worth, P.O. Box 916063, Ft. Worth, TX 76191-6063  
8205031 Harris Methodist HEB, P.O. Box 916060, Fort Worth, TX 76191-6060  
8205032 Harris Methodist HEB, PO BOX 916060, Fort Worth, TX 76191-6060  
8205035 +Higgins & Associates P. C. -Hurst, 800 Forest Oaks Ln. No.C, Hurst, TX 76053-4959  
8205036 Higgins & Associates P. C. -Park, 2630 West Freeway No.132, Fort Worth, TX 76102  
8205037 +Home Depot Credit Service, P.O. Box 6028, The Lakes, NV 88901-6028  
8205040 James B Nutter, P.O. Box 4419404, Kansas City, MO 64141-6404  
8205042 Linebarger, Heard, Goggan et al, 309 W. 7th St., Ste. 1414, Fort Worth, TX 76102-5113  
8205043 MBI, P.O. Box 35946, Dallas, TX 75235-0946  
8205045 +Merchants & Prof C B -original Creditor:, 11921 N Mo Pac Expy Ste, Austin, TX 78759-3543  
8205047 NCO Financial System, Lockbox, P.O. Box 916060, Fort Worth, TX 76191-6060  
8205046 +National Financial Systems, 600 W. John St., P.O. Box 9046, Hicksville, NY 11802-9046  
8205048 +Ncofinsys -original Creditor:harris Meth, 500 N Central Expy, Plano, TX 75074-6772  
8205049 +Pinncale Anesthesia Cons., 13601 Preston Rd., Suite 900W, Dallas, TX 75240-4908  
8205050 +Providian, P.O. Box 800, Tilton, NH 03276-0800  
8205054 Southwestern Bell, CO Asset Acceptance LLC, P.O. Box 795161, San Antonio, TX 78279-5161  
8205055 +Steen & Steen-McLean & Sanders, Attn: Bankruptcy Section, 307 W. 7th St., Ste. 1225,  
Fort Worth, TX 76102-5111  
8205056 +T-Mobile, PO Box 790047, St. Louis, MD 63179-0047  
8205057 Tarrant County Tax Collector, Delinquent Tax Department, 100 E. Weatherford St.,  
Fort Worth, TX 76196-0018  
8205058 +Texas Employees Credit Union, 2777 Stemmons Freeway S1242, Dallas, Texas 75207-2277  
8205059 +Texas Workforce Commission, TEC Bldg - Bankruptcy, 101 E. 15th Street, Austin, TX 78778-0001  
8205060 Tim Truman, 6851 N.E. Loop 820, Suite 300, North Richland Hills, TX 76180-6608  
8205061 United States Attorney, 3rd Flr, 1100 Commerce St., Dallas, TX 75242  
8205062 +United States Trustee, RM 9C60 1100 Commerce St., Dallas, TX 75242-9998  
8205064 +Wells Fargo Financial, PO Box 98798, Las Vegas, NV 89193-8798

The following entities were served by electronic transmission on Jul 08, 2004 and receipt of the transmission was confirmed on:

8205007 +EDI: CAPITALONE.COM Jul 08 2004 10:23:00 Capital One Services, P.O. Box 60000,  
Seattle, WA 98190-6000  
8205012 +EDI: CITICORP.COM Jul 08 2004 10:23:00 Citibank, P. O. Box 6408, The Lakes, NV 88901-6408  
8205021 EDI: CRFRSTNA.COM Jul 08 2004 10:23:00 Credit First N A, 6275 Eastland Road,  
Brook Park, OH 44142-1399  
8205022 EDI: CRFRSTNA.COM Jul 08 2004 10:23:00 Credit First N.A. Firestone, P.O. Box 81344,  
Cleveland, OH 44188-0344  
8205029 EDI: MAYSTORES.COM Jul 08 2004 10:24:00 Foleys, P.O. BOX 94508, Cleveland, OH 44101-4508  
8205039 +EDI: IRS.COM Jul 08 2004 10:22:00 Internal Revenue Service, Mail Code - 5020-DAL,  
1100 Commerce St., RM 9B8, Dallas, TX 75242-1027  
8205041 EDI: CBSKOHLS.COM Jul 08 2004 10:23:00 Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983  
8205050 +EDI: PROVID.COM Jul 08 2004 10:23:00 Providian, P.O. Box 800, Tilton, NH 03276-0800  
8205051 +EDI: WTRRNBNK.COM Jul 08 2004 10:23:00 Retailers Naitonal Bank, P.O. Box 59316,  
Minneapolis, MN 55459-0316  
8205052 EDI: WTRRNBNK.COM Jul 08 2004 10:23:00 Retailers National Bank, P.O. Box 59231,  
Minneapolis, MN 55459-0231  
8205053 EDI: WTRRNBNK.COM Jul 08 2004 10:23:00 Retailers National Bank, P.O. Box 59316,  
Minneapolis, MN 55459-0316  
8205063 EDI: WTRWFNNB.COM Jul 08 2004 10:23:00 Victorias Secret, PO BOX 659728,  
San Antonio, TX 78265-9728

District/off: 0539-4  
Case: 04-46540

User: mmaldino  
Form ID: b9i

Page 2 of 2  
Total Served: 62

Date Rcvd: Jul 07, 2004

The following entities were served by electronic transmission (continued)

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Eric Allen Maskell, Higgins & Associates, 800 Forest Oak Lane, Suite C, Hurst, TX 76053-4959  
8205028\* +Fncl Corp Of America -original Creditor:, Po Box 16468, Austin, TX 78761-6468  
8205033\* Harris Methodist HEB, PO BOX 916060, Fort Worth, TX 76191-6060  
8205034\* Harris Methodist HEB, PO BOX 916060, Fort Worth, TX 76191-6060  
8205044\* MBI, P.O. Box 35946, Dallas, TX 75235-0946

TOTALS: 0, \* 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2004

Signature:

